



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Phillip Koh-Kwe Hsu, Group Art Unit: 2755
et al.
Serial No.: 09/687,892 Examiner: Not yet assigned
Filed: October 13, 2000 Docket No. 4034-61
For: **SYSTEM AND METHOD FOR DELIVERING A
FINANCIAL MESSAGE**

Hon. Commissioner of Patents and Trademarks
Washington, DC 20231

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Sir:

**INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR §1.97(b)**

In accordance with the duty of disclosure under 37 CFR. §1.56, Applicant hereby notifies the U.S. Patent and Trademark Office of the following documents, which are listed on the attached PTO-1449 Form. The Examiner may deem these documents to be relevant to patentability of the claims of the above-identified application. A copy of each of the documents is enclosed for convenience of the Examiner.

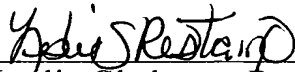
The submission of the listed documents is not intended as an admission that any of the documents constitutes prior art against the claims of the present application. Applicants do not waive any right to take any action that would be appropriate to antedate or otherwise remove any listed document as a competent reference against the claims of the present application.

Applicants respectfully request that the listed documents be considered by the Examiner and be made of record in the present application and that an initialed copy of Form PTO-1449 be returned in accordance with MPEP §609.

It is understood that no fee is necessary for submission of this Information Disclosure Statement, as it is being filed before the later of three months from the filing date or the mailing of the first Office Action on the merits.

The Commissioner is hereby authorized to charge payment of any fees associated with this application or credit any overpayment to Deposit Account No. 50-0444.

Respectfully submitted,


Leslie Gladstone Restaino
Reg. No. 38,893

Enclosures

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Dated: January 4, 2001

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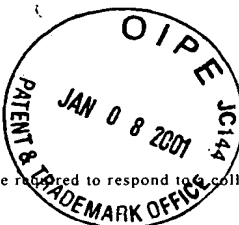
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2151 2755

TRANSMITTAL FORM

(to be used for all correspondence after initial filing)

Application Number	09/687,892
Filing Date	October 13, 2000
First Named Inventor	Phillip Koh-Kwe Hsu, et al.
Group Art Unit	2755
Examiner Name	Not yet assigned
Attorney Docket Number	4034-61

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ENCLOSURES (check all that apply)

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Remarks

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm or Individual name	Leslie Gladstone Restaino, Reg. No. 38,893
Signature	<i>Leslie S Restaino</i>
Date	1/4/2001

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